

NAVIA FAQ



What are the costs associated with the Navia HSA/FSA offerings through the WTIA?

There are no monthly administrative or banking fees for the employee or employer; that cost is absorbed by the WTIA. FSA accounts do have a holding fee of 5% of contributions or \$1,000 (whatever is greater) but this is so that Navia can ensure payment for debit card swipes in case a debit for plan funding ever fails. It is sort of a “security deposit” for Navia since Navia is front loading employee accounts. Navia will evaluate the plan year elections and determine whether or not the deposit amounts needs to be updated. For example, if election amounts remain the same for the next plan year, no additional deposit will be required. In case the elections increase, Navia will invoice the company for the difference. Navia will hold the deposit amount until the service agreement is terminated. Upon termination, the deposit amount will be used to cover any outstanding amounts and the remainder will be returned.

Is WTIA also offering free Section 125 Premium only Plan (POP) through Navia?

Navia is not offering a Section 125 POP as part of the WTIA program. If your group elects the FSA plan with Navia, the POP language is worked into the FSA plan documents.

If a group implements FSA while on the WTIA health program and then subsequently moves to another non-WTIA health program, how is the group’s plan transitioned to a non-WTIA Navia plan?

If a group terminates its WTIA health plan, the group will have to enter into a fee arrangement directly with Navia.

Can we transition WTIA groups from other non-Navia programs to Navia?

Yes.

Are there any blackout periods?

There are no blackout periods. If the group currently has an FSA or HSA with another TPA, the prior TPA would manage the end of the group’s current plan and the group would start fresh with Navia. This makes for a clean break and no blackout periods.

Does Navia do all the necessary audits/testing including non-discrimination testing for FSA (105H)?

Navia will perform the non-discrimination testing and will send each group an email with the test about 60 days prior to the end of the plan year. The test is then completed by the group and returned to Navia for processing. Navia will then provide results within a week of receiving the test back.

What types of HSA investment options are available?

All HSA investment options are mutual funds.

Who can we contact with questions?

If employers have elected to participate in a Navia FSA/HSA plan and have questions or issues, please contact Navia's Employer Services team at 866.831.6138.

If employees have any issues or questions related to their personal accounts, please contact Navia's Customer Service team at 800.669.3539.

When an employer's plan is in the set-up stage, an implementation specialist will be assigned to ensure all contracts, banking forms, and employee set-ups are complete